

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 - 34. (Canceled)

35. (New) A method of conducting a transaction via one or more networks, comprising:
receiving, at a financial institute or financial institute representative, information associated with a product intended to be purchased by a purchaser from a seller at a purchase price, wherein the information received at the financial institute or financial institute representative does not include any portion of an account number of the purchaser, and wherein the purchaser does not transmit any portion of the account number to the seller;

verifying, at the financial institute or financial institute representative, that an account associated with the purchaser includes sufficient funds to cover the transfer, to the seller, of a payment for the purchase price; and

if the financial institute or financial institute representative verifies that the account associated with the purchaser includes sufficient funds to cover the transfer, transmitting an authorization from the financial institute or financial institute representative to the seller to proceed with the transaction.

36. (New) The method of Claim 35, further comprising directing, from the financial institute or financial institute representative, a transfer of funds from the account associated with the purchaser.

37. (New) The method of Claim 35, further comprising:
directing, from the financial institute or financial institute representative, a transfer of funds to an account of the seller.

38. (New) The method of Claim 37, wherein the step of directing, from the financial institute or financial institute representative, the transfer of funds from the account to the account of the seller is responsive to the financial institute or financial institute representative receiving a notice of delivery of goods from the seller.

39. (New) The method of Claim 35, further comprising:
receiving, at the financial institute or financial institute representative, a purchaser identity prior to the financial institute or financial institute representative verifying that the account of the purchaser includes sufficient funds.

40. (New) The method of Claim 35, further comprising:
subsequent to verifying that the account associated with the purchaser includes sufficient funds, and prior to the transmitting of an authorization from the financial institute or financial institute representative to the seller, receiving, at the financial institute or financial institute representative, an authorization from the purchaser for the withdrawal of funds from the account.

41. (New) The method of Claim 35, wherein the financial institute or financial institute representative comprises a financial institute network device.

42. (New) The method of Claim 35, wherein the information associated with a product comprises the purchase price or a product description.

43. (New) The method of Claim 42, wherein the information associated with a product comprises an indicator identifying the seller or the purchaser.

44. (New) The method of Claim 35, further comprising transmitting an authorization from the financial institute or financial institute representative to the seller to proceed with the transaction if the financial institute or financial institute representative verifies that the account associated with the purchaser does not include sufficient funds to cover the transfer, but includes overdraft protection.

45. (New) A method implemented in conducting a transaction, comprising:
downloading, from a seller to a purchaser, information associated with a product available for purchase by the purchaser, wherein the information associated with the product includes pricing information;
providing, by the seller, at least one payment option selectable by the purchaser;
receiving a payment selection at the seller, where the payment selection results in pricing information being provided to a financial institute or financial institute representative; and
receiving, at the seller, an authorization from the financial institute or financial institute representative to proceed with a sale of the product to the purchaser if the financial institute or financial institute representative verifies that an account associated with the purchaser includes sufficient funds to cover the payment of an amount specified by the pricing information,
wherein the seller does not receive any portion of an account number corresponding to the account associated with the purchaser, and wherein the financial institute or financial institute representative does not receive any portion of the account number from the seller or purchaser at the time of the transaction.
46. (New) The method of Claim 45, wherein funds are transferred from the account associated with the purchaser to an account of the seller following the receipt, at the seller, of the authorization from the financial institute or financial institute representative.
47. (New) The method of Claim 45, further comprising:
transmitting a notice of delivery of goods from the seller to the financial institute or financial institute representative, and wherein the funds are transferred from the account associated with the purchaser to an account of the seller following receipt of the notice of delivery by the financial institute or financial institute representative.
48. (New) The method of Claim 45, wherein the information associated with a product available for purchase includes a product description summary.

49. (New) The method of Claim 45, wherein the payment selection includes purchaser information provided by the purchaser.

50. (New) The method of Claim 45, wherein the financial institute or financial institute representative comprises a financial institute network device.

51. (New) A method of conducting a transaction via one or more networks, comprising:
downloading product information and a plurality of payment options from a seller to a purchaser, wherein the product information includes pricing information, and wherein the plurality of payment options includes a first payment option and a second payment option, the first payment option including payment via a purchaser credit card or a debit card and the second payment option including a transfer from a purchaser account;

if the payment option selected by the purchaser is the first payment option, receiving, at the seller, a communication including an account number associated with the purchaser credit card or debit card, wherein the seller communicates the purchaser credit card number or debit card number to a financial institute or financial institute representative in order to obtain payment of an amount specified by the pricing information; and

if the payment option selected by the purchaser is the second payment option, transmitting the product information from the seller to a financial institute or financial institute representative and receiving an authorization from the financial institute or financial institute representative to proceed with the transaction, wherein the seller does not receive, from the purchaser, any portion of an account number identifying the purchaser account, and wherein the seller and purchaser do not communicate any portion of an account number identifying the purchaser account to the financial institute or financial institute representative at the time of the transaction.

52. (New) The method of Claim 51, wherein if the payment option selected by the purchaser is the second payment option, the seller receives an authorization from the financial institute or financial institute representative if the financial institute or financial institute representative

verifies that the purchaser deposit account includes sufficient funds to cover a transfer to the seller of an amount specified by the pricing information.

53. (New) The method of Claim 51, further comprising receiving, at the seller, payment of the amount specified by the pricing information from the financial institute or financial institute representative.

54. (New) The method of Claim 51, wherein the product information includes purchaser information.

55. (New) The method of Claim 51, wherein the product information includes the identity of the seller if the second payment option is selected by the purchaser.

56. (New) A system for conducting a transaction via one or more networks, comprising:
a first network device, associated with a seller, operable to receive information identifying a product intended to be purchased by a purchaser at a purchase price, but not operable to identify, via one or more communications received from the purchaser at the time of the transaction, any portion of an account number associated with an account of the purchaser for the transfer of funds to pay for the product; and

a second network device, associated with a financial institute or financial institute representative and in communication with the first network device, wherein the second network device is operable to:

receive, from the first network device, product information including the purchase price;

verify that the account of the purchaser includes sufficient funds to cover the transfer, to the seller, of a payment for the purchase price; and

transmit an authorization to the first network device to proceed with the transaction if the second network device verifies that the account of the purchaser includes sufficient funds to cover the transfer,

wherein the second network device is not operable to receive, from the seller or purchaser at the time of the transaction, any portion of an account number that corresponds to the account of the purchaser.

57. (New) The system of Claim 56, wherein the second network device is further operable to direct a transfer of funds from the account of the purchaser.

58. (New) The system of Claim 56, wherein the second network device is further operable to direct a transfer of funds to an account of the seller.

59. (New) The system of Claim 58, wherein the wherein the second network device is further operable to direct the transfer of funds from the account of the purchaser to the account of the seller responsive to the second network device receiving a notice of delivery of goods from the seller.

60. (New) The system of Claim 56, wherein the second network device is further operable to receive a purchaser identity prior to verifying that the account of the purchaser includes sufficient funds to pay for the product.

61. (New) The system of Claim 56, wherein the second network device comprises a financial institute network device.

62. (New) The system of Claim 56, wherein the product information further comprises a product description.

63. (New) The system of Claim 56, wherein the product information further comprises the identity of the seller.

64. (New) The system of Claim 56, wherein the product information further comprises the identity of the purchaser.

65. (New) The system of Claim 56, wherein the second network device is operable to transmit an authorization to the seller to proceed with the transaction if the account of the purchaser does not include sufficient funds to cover the transfer, but does include overdraft protection.

66. (New) An article of manufacture for conducting a cashless transaction, comprising:
a computer readable storage medium on at least one device associated with a financial institute or a financial institute representative; and

computer programming stored on the storage medium, wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

receive, responsive to a communication from a purchaser to a seller that identifies a product to be purchased but does not include any portion of an account number associated with an account of the purchaser to transfer funds to the seller, information associated with the product intended to be purchased by a purchaser from the seller at a purchase price, wherein the information received includes a purchase price of the product but does not include any portion of the account number of the purchaser;

identify the account of the purchaser;

verify that the account of the purchaser includes sufficient funds to cover the transfer, to the seller, of a payment for the purchase price; and

transmit an authorization to the seller to proceed with the transaction if the account of the purchaser includes sufficient funds to cover the transfer.

67. (New) The article of Claim 66, wherein the computer programming further causes the computer to operate so as to direct a transfer of funds from the account of the purchaser.

68. (New) The article of Claim 66, wherein the computer programming further causes the computer to operate so as to direct a transfer of funds to an account of the seller.

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69. (New) The article of Claim 68, wherein the computer programming further causes the computer to operate so as to direct the transfer of funds from the account of the purchaser to the account of the seller responsive to receiving a notice of delivery of goods from the seller.